EXTENDING WORKERS COMPENSATION COVERAGE

JUNE 2008

WCB Workers Compensation Board of Manitoba

SAFE WORK

SPOT THE HAZARD
ASSESS THE RISK
FIND A SAFER WAY
EVERYDAY

LETTER TO THE MINISTER

June 4, 2008

The Honourable Nancy Allan
Minister Responsible for *The Workers Compensation Act*
Room 317, Legislative Building
Winnipeg, MB
R3C 0V8

Dear Minister:

On behalf of the Board of Directors of the Workers Compensation Board of Manitoba, I am pleased to present this summary report on the submissions received during the recent consultation on extending coverage.

The Board of Directors recognizes that hazards exist in every industry, that all workers are exposed to the risk of workplace injuries and illnesses, and that the workers compensation program plays a vital role in protecting them from the unforeseen impact of workplace injuries. As stewards of the program, the Board supports a strong and viable system. A broad base of industries with a range of risks will help to ensure the long-term viability of the plan.

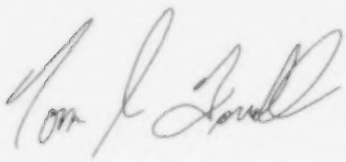
The Board of Directors also believes that Manitoba employers should operate on a level playing field. Broadening the base of compulsory coverage would help to eliminate the cost advantage that some employers enjoy, where some must pay WCB premiums while others can elect not to pay.

In addition, the Board believes that broadening the base would ensure a more equitable sharing of the costs of preventing, treating and compensating workplace injuries by supporting not only the workers compensation system but also the Workplace Safety and Health Division.

Finally, the Board recognizes that many employers have private insurance plans. Our concern, however, is that gaps in coverage exist for some Manitoba workers who are injured on the job whereby they may not receive benefits.

In view of the above, for the Government's consideration, the WCB Board of Directors supports a broadened base of compulsory WCB coverage.

Respectfully submitted,



Tom J. Farrell
Chairperson

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Executive Summary

Workers compensation arose in Canada in the early twentieth century in response to a growing realization that employers and workers needed to address the issue of workplace safety and the consequences of workplace injuries and illnesses. One hundred years later, it continues to provide injured and ill workers with a comprehensive array of benefits, products and services at an affordable cost for employers.

However, only about 70 per cent of the Manitoba workforce is currently covered by workers compensation because the list of compulsory industries has remained virtually unchanged for decades. According to the Association of Workers Compensation Boards of Canada, the level of compulsory coverage in Manitoba is the lowest in Canada.

The low level of coverage and the high number of excluded industries have long been of concern to the WCB. It is felt that Manitoba employers operate on an uneven playing field since some are subject to compulsory coverage and others are not, and that workers are not treated equitably since some have the benefit of comprehensive workers compensation coverage and others do not.

Extending compulsory WCB coverage would provide more workers with workers compensation protection and ensure that the costs of providing that protection are shared equitably among more employers. These steps would strengthen both the workers compensation program and the provincial workplace safety and health infrastructure. With some of the lowest assessment rates in Canada, the Manitoba WCB is a Manitoba advantage, and strengthening the system would enhance that advantage.

In 2005, the Manitoba Government made a public commitment to extend workers compensation as part of its response to *Working for Manitoba*, the 2005 report of the Legislative Review Committee on *The Workers Compensation Act*. The Review Committee, which included representatives of business, labour, and the public, commented on the low level of coverage in Manitoba and recommended that WCB coverage of workplaces should be extended gradually over a three- to five-year period.

As a first step towards extension, in 2005, the Manitoba Government amended *The Workers Compensation Act*, to require that consultation

with employers and workers precede any change to the list of excluded industries.

The WCB has been proceeding over a three- to five-year period as recommended by the Review Committee. The first consultations began with industries that were closely associated with industries that were already subject to compulsory coverage. This first phase of consultations took place over the winter of 2005/2006. In January 2007, the Manitoba Government extended compulsory WCB coverage to approximately 850 firms that employed about 6,400 workers. In total, Phase I increased the number of workers covered by workers compensation by less than one per cent.

Phase II was a broad consultation with all Manitoba employers, workers, and their representatives. The consultation was announced and over 43,000 consultation packages were mailed to stakeholders in February 2008. The consultation document provided background information on workers compensation and outlined the benefits to workers, employers, and all Manitobans of broadening the base of compulsory coverage. Stakeholders were requested to make submissions by May 1, 2008.

In keeping with the Review Committee's recommendations, the WCB will finalize plans to encourage other workplaces to opt in to voluntary coverage following the revisions to compulsory coverage resulting from the Phase II consultation.

At the time of the Phase II consultation, approximately 19,000 employers and about 100,000 workers who could become subject to compulsory coverage were without WCB coverage. While some of these workplaces might be viewed as low risk, increasingly, workplace safety and health experts are recognizing that all workplaces contain hazards. Workers in some of the industries are at risk of traumatic injuries, while others are at risk of soft-tissue and repetitive strain injuries, and still others are at risk of workplace violence. A review of Canadian workers compensation boards shows that most of these industries are covered in most jurisdictions across Canada.

Extending compulsory coverage is an important issue among Manitoba employers, workers, and labour and employer organizations. In total 171 submissions were received from people working in 19 of the 64 affected industries.

Labour associations view the current level of coverage as incomplete and generally they support the extension of coverage to every worker in Manitoba. They are of the view that all workers are exposed to risks, and that seemingly low-risk industries contain hazards not previously understood.

Employers and associations representing employers generally favour retaining voluntary coverage because they view most non-compulsory industries as low-risk. In addition, many employers carry private disability insurance that they view as offering better coverage than WCB.

Employers may view private insurance as better than WCB coverage since it offers 24 hour coverage for all injuries and illnesses. In fact, WCB coverage and private insurance plans complement each other, creating a comprehensive and attractive benefit package for workers. Where both programs are in place, workers compensation is the first payer for all workplace injuries and illnesses.

There are important distinctions between the two programs that result in the workers compensation program being the most comprehensive and relevant program for mitigating the effects of workplace injury and illness. Gaps in private insurance coverage, which include workplaces without coverage, differing levels of coverage, and injuries incurred during waiting periods, can still result in workers being without protection from the effects of workplace injuries and illnesses unless workers compensation is in place.

Background

History of Workers Compensation

Workers compensation arose in Canada in the early twentieth century in response to a growing realization that employers and workers needed to address the issue of workplace safety and the consequences of workplace injuries and illnesses. As the Canadian economy industrialized, workers in the late nineteenth and early twentieth centuries were exposed to a vast array of occupational dangers. In mines, on railways and in factories, machines rapidly became bigger, louder, and more dangerous. The knowledge and practice of occupational health and safety did not keep pace with the risks and hazards associated with those workplaces.

Prior to the establishment of workers compensation, most workers who suffered workplace injuries or illnesses received no compensation unless they sued their employers for damages. Redress took a very long time and entailed legal fees that many workers could not afford. Often the court system of the time held workers responsible for their own injuries, and damages were denied. Injured workers who were left without income had to rely on charitable organizations for assistance. On the other hand, when a worker or a group of workers was successful in suing an employer, especially in the case of catastrophic injuries, the costs could drive the employer into bankruptcy.

The solution to this serious social and economic problem was the workers compensation program — an "historic compromise" under which workers gained the right to benefits regardless of fault and employers gained immunity from law suit.

Today's Workers Compensation System

The economies of Canada and Manitoba have changed dramatically since the early days of workers compensation. Goods-producing industries make up a smaller share of economic activity, reflecting the dramatic growth in service industries and knowledge-based industries. As the economy has changed, so has the nature of injuries. Traumatic injuries are less prevalent, while musculoskeletal injuries — soft tissue injuries like strains and sprains — are now the most common type of occupational injury. At the same time, knowledge of occupational illnesses has increased. With a greater understanding of the links between workplace exposures and illnesses that may not surface until years later, occupational disease claims are on the rise. It is now

understood that workers in seemingly low-risk industries are exposed to a range of previously unrecognized hazards.

Today's workers compensation system remains an affordable no-fault insurance program that protects both workers and employers in an environment where work and workplaces — and the resulting hazards — continue to change. For workplace injuries and illnesses, WCB coverage continues to provide workers with the most comprehensive array of benefits, products and services that is available.

The principles of the program are enshrined in *The Workers Compensation Act*:

- Collective liability of employers for workplace injuries and diseases;
- Compensation for injured workers and their dependants, regardless of fault;
- Income replacement benefits based on loss of earning capacity;
- Immunity of employers and workers from civil suits;
- Prevention of workplace injuries and diseases;
- Timely and safe return to health and work; and
- Independent administration by an arm's length agency of government.

Manitoba's model of coverage is similar to that generally in place in all workers compensation programs across Canada, with minor variations.

Under the program, covered employers receive both liability protection and disability insurance for their workers. Employers and directors of firms with WCB coverage cannot be sued by a worker for pain and suffering or lost income in relation to a workplace injury, and workers receive wage replacement and other benefits as a result of a compensable injury. Coverage cannot be denied or suspended for any employer in a compulsory industry.

Coverage for workers in covered industries is automatically in place at no cost to workers, regardless of whether their employer has paid premiums. Workers receive no-fault compensation in the event of a workplace injury or illness. Wage loss benefits are paid at 90 per cent of the worker's net

average earnings and begin the day after the injury or the onset of illness. Workers are entitled to a broad range of medical benefits such as prescription drugs, physiotherapy and chiropractic treatment, travel expenses, attendant care, and many other benefits. There are no deductibles, co-insurance or maximums. Those with permanent impairments are entitled to lump sum awards in addition to wage loss benefits. Workers who are unable to return to their regular work may receive academic, vocational or rehabilitative assistance.

The program is funded by assessment premiums collected from Manitoba employers and income earned from the WCB's investment portfolio. Neither the provincial nor federal government provides funding through tax dollars. Currently, assessment rates in Manitoba are very affordable and are among the lowest in the country, which is an advantage for Manitoba employers.

Employers working in compulsory industries are required to register for workers compensation coverage and pay the associated premiums. With some exceptions, coverage under workers compensation is generally by industry, not by occupation. For example, all workers in the construction industry are covered by workers compensation, not only workers engaged in construction activities, but also office workers employed by the construction firm. Self-employed individuals who do not employ any workers are independent contractors and are not required to have coverage, although they may purchase voluntary coverage.

Covered employers have access to the WCB's expert advice on preventing injuries and returning injured workers to health and work. The WCB's rate setting system, which charges the highest rates to the firms that generate the greatest costs, is designed to encourage firms to invest in prevention, and there is evidence that such rate models are successful in promoting prevention efforts.*

Today's employers often carry private insurance in addition to their workers compensation coverage. The two programs complement each other, creating a comprehensive and attractive benefit package for workers. Private insurance generally covers all injuries and illnesses on a 24 hour basis.

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* A study by researchers at the Institute for Work & Health found "moderate evidence that the degree of experience rating reduces the frequency and/or severity of injuries," although definitive conclusions could not be drawn. See Emile Thompa, Scott Trevithick and Chris McLeod, *A Systematic Review of the Prevention Incentives of Insurance and Regulatory Mechanisms for Occupational Health and Safety* (Toronto: Institute for Work & Health, 2004).

Where both programs are in place, workers compensation is the first payer for all workplace injuries and illnesses.

There are important distinctions between the two programs that result in the workers compensation program being the most comprehensive and relevant program for mitigating the effects of workplace injury and illness.

- Workers are eligible for workers compensation coverage immediately, whereas eligibility for private plans is often subject to waiting periods and may vary by occupation, resulting in lapses of coverage for workers who change jobs.
- In terms of disability insurance, WCB wage loss benefits are often higher and begin earlier (the day after the injury or onset of illness). Benefits under a typical private plan are generally subject to a waiting period and to maximum benefit amounts.
- In terms of medical benefits, while coverage is often similar, deductibles, co-insurance and annual or lifetime maximums often apply under private plans but not under workers compensation.
- Benefits may be payable longer under workers compensation (wage loss benefits are payable until age 65 and medical benefits are payable for life), whereas under some private plans disability benefits may terminate when the definition of disability changes and medical benefits typically terminate soon after employment ends even if the worker is still unable to work.
- WCB benefits are automatic and injured workers are eligible for benefits even if their employer is no longer in business.
- WCB coverage provides employers and workers with immunity from lawsuits by injured workers.

The Current Level of Coverage

Approximately 70 per cent of the Manitoba workforce is currently covered by workers compensation. According to data produced by the Association of Workers Compensation Boards of Canada, the level of compulsory coverage in Manitoba is the lowest in Canada. Recognizing the benefit of the workers compensation program to workers and employers as well as the benefit of a strong system with an extensive employer base, some Canadian jurisdictions have virtually universal coverage, while others have fewer exclusions resulting in significantly higher levels of coverage. Those with coverage over 90 per cent include British Columbia (92 per cent), Quebec (93 per cent), New Brunswick (95 per cent), Prince Edward Island (96 per cent),

Newfoundland and Labrador (97 per cent), Yukon (100 hundred per cent) and Northwest Territories/Nunavut (100 hundred per cent).*

The WCB covers a lower percentage of Manitoba workers because the list of compulsory industries has remained basically unchanged for decades. Many new industries with a range of potential health and safety problems have developed since then.

The result is a patchwork compensation system in which burdens are not shared equally by all employers and workers do not have equal protection:

- Some employers are subject to compulsory coverage, while others are not, despite the fact that they may be engaged in similar work, use similar processes, or face the same hazards. As a result, not all Manitoba firms compete on a level playing field.
- The costs of the provincial workplace safety and health system are not fairly shared among employers. Safe and healthy workplaces are every employer's responsibility, but the costs of workplace safety and health training, inspections and enforcement are borne only by WCB-covered employers. WCB-covered employers collectively pay the healthcare costs of covered workplace injuries and illnesses, while the same costs experienced by non-covered employers are paid for by taxpayers.
- Workers who face similar hazards but work in different industries are treated differently. As their careers take them from one job to another, workers lose and gain access to WCB protection. This lack of continuity of coverage across all sectors affects workers' ability to maintain coverage as they move between jobs.

Given that Manitoba employers compete on an uneven playing field and that significant numbers of workers do not have the benefit of comprehensive workers compensation coverage, the level of coverage in Manitoba has long been of concern to the WCB and its stakeholders.

In 2004, the Government of Manitoba held a public review of *The Workers Compensation Act*. In its 2005 report, *Working for Manitoba: Workers Compensation for the Twenty-First Century,* the Legislative Review Committee commented on the low level of WCB coverage in Manitoba. The Committee stated:

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* Association of Workers' Compensation Boards of Canada, 2005 *Key Statistical Measures*.

> "It is time to review the present level of coverage and how it might be extended to non-compulsory industries. This review should occur gradually over a period of time in dialogue with workplaces that are not currently covered.
>
> "This review of the level of coverage would begin with currently non-compulsory industries, including those that are clearly associated with workplaces that are already covered and where the risk of injury and illness is high."

The Committee made the following recommendations:

6. WCB coverage of workplaces should be extended gradually over a three- to five-year period beginning with the inclusion of higher-risk workplaces that are not already covered.
7. The extension of coverage should only occur after employers and workers in those industries where extension might occur have had a full and free opportunity for consultation and discussion. This dialogue should be initiated by the WCB.
8. A vigorous program should be developed by the WCB to encourage low-risk workplaces to opt into WCB coverage.
9. All aspects of coverage should be reviewed in five years.

At that time, the Government of Manitoba made a public commitment to extending coverage, beginning with those industries "where it makes the most sense, such as outside window washers and those in medical testing laboratories."*

As a first step towards the implementation of these recommendations, the Manitoba Government amended *The Workers Compensation Act* in June 2005 to require the WCB to consult with employers and workers before any extension of coverage.

The WCB has been proceeding over a three- to five-year period as recommended by the Review Committee. The first consultations on extending coverage, over the winter of 2005/2006, began with workplaces that were closely associated with workplaces that were already covered and where the relative risk of injury and illness was high. Phase II, undertaken in early 2008, invited all Manitoba

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* Government of Manitoba News Release, "Manitoba Workers Compensation Act Modernization Proposed," 12 April 2005.

employers, workers, and their representatives to comment on extending coverage.

In keeping with the Review Committee's recommendations, the WCB will finalize plans to encourage other workplaces to opt in to voluntary coverage following the revisions to compulsory coverage resulting from the Phase II consultation.

Phase I

Over the winter of 2005/2006, the WCB, as a part of the Manitoba Government's phased-in extension of workers compensation coverage, consulted with workers, employers, employer associations, unions, and other interested parties with respect to extending compulsory coverage to related industries. Related industries are those in which the predominant type of work, the nature of occupations within the industry, the skills and qualifications of the workers, the kinds of hazards to which workers are exposed, and the kinds of injuries and illnesses workers suffer are similar to those of a currently covered industry.

Effective January 1, 2007, coverage was extended modestly by regulation to aviation and air transport; exploration and prospecting; land surveying; landscape architecture and design, landscaping and yard maintenance; mushroom plants; property management; taxidermy; testing laboratories; and exterior window cleaning.

The extension of compulsory coverage affected approximately 850 firms and 6,400 workers, of whom approximately two-thirds were already covered voluntarily. This marginally increased the percentage of compulsory coverage, which remains at approximately 70 per cent.

Phase II

In keeping with the Review Committee's recommendations, in early 2008, the WCB initiated a second phase of consultation with all employers and workers in all Manitoba industries, particularly those that are not currently covered by *The Workers Compensation Act*. Workers in some of these industries are at higher risk of traumatic injuries, while those in others are at higher risk of musculoskeletal, repetitive strain and other soft-tissue injuries. Increasingly, workplace safety and health experts are recognizing that all industries contain hazards whether or not they are considered to be low risk. A review of

Canadian workers compensation boards shows that most of these industries are covered in most jurisdictions across Canada.*

Under Phase II, the Manitoba Government has signaled its intent to significantly increase workers compensation coverage following consultation. This extension is a key element in ensuring that Manitoba has a modern framework of workplace policies. Having this modern framework, including workplace safety and health, employment standards, and workers compensation, will help improve Manitoba's ability to attract and retain workers in a very competitive Canadian labour market.

As pointed out in the consultation document, extending workers compensation as a result of Phase II would:

- *Move Manitoba into the mainstream* by ensuring that workers engaged in occupations that are compulsory elsewhere would be covered in Manitoba.
- *Level the playing field* by reducing competitive disadvantages between covered and non-covered employers who compete with each other.
- *Fairly share the cost of workplace injuries* by ensuring that more employers share the costs of preventing, treating and compensating workplace injuries by supporting the workers compensation system and the Workplace Safety and Health Division of Manitoba Labour and Immigration.
- *Guarantee continuity of coverage* by allowing workers to change jobs within Manitoba and Canada without losing WCB protection.
- *Reduce each employer's share of the costs of administering the workers compensation system* by spreading the costs across a larger pool of employers.
- *Ensure that workers who are exposed to similar hazards are provided with the same level of insurance.*

Extending WCB coverage would strengthen both the workers compensation program and the provincial workplace safety and health infrastructure. With some of the lowest assessment rates in Canada, the Manitoba WCB is a Manitoba advantage, and strengthening the system would help to enhance that advantage.

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* Source: Association of Workers' Compensation Boards of Canada.

Non-Compulsory Industries: Key Statistics

The following table lists the industries that are currently non-compulsory. The table indicates the number of employers in each industry who had taken out voluntary coverage as of mid-February 2008, and estimates the number of employers and individual workers in each industry who are currently without WCB coverage.

The number of employers and workers given is not intended to be precise: a certain number of businesses included in the count may not employ workers, and of the counted workers, some work part-time or seasonally. These numbers are provided to give a general estimate of the relative size of these industries and of the impact of extending coverage to them.

All or part of the industries marked with an asterisk (*) were consulted in 2005/2006.

Industry	Workers without WCB Coverage	Employers without WCB Coverage	Employers with Voluntary Coverage (2008)
Accounting	2,900	420	19
*Advertising and marketing	200	190	28
Animal services	600	150	8
Associations	1,800	540	41
Athletes and entertainers	400	150	0
Auction and appraisal	300	60	7
Audiovisual and multimedia production	900	70	51
Banking and financial services	10,000	930	23
Beekeeping	90	20	15
Brokers and sales agents	700	60	350
Business consulting	1,700	510	10
Business services	640	220	27
Call centres	2,100	10	5
*Camps	200	150	59
*Car or truck rental	250	100	10
*Cemeteries	250	10	14
Charities	400	150	5
Collection agencies	100	10	2

Industry	Workers without WCB Coverage	Employers without WCB Coverage	Employers with Voluntary Coverage (2008)
Computer services	2,000	320	32
Consulates and embassies	n/a	n/a	n/a
Domestic employment (under 24 hours per week)	n/a	n/a	n/a
*Driving schools	50	40	1
Elected officials	n/a	n/a	n/a
Employment agencies	1,300	50	10
Farming (other than family farms)[1] (includes Farming — incidental activities)	4,600	4,220	514
Farm-related services	600	120	40
Fitness or spa facility	500	130	3
Flea market	10	4	1
*Freight shipping	800	30	1
Gaming	300	20	2
Graphic design, interior design or decorating, drafting	500	160	7
Greenhouses	750	200	35
Hatcheries (poultry)	20	10	10
*Health care services (other than those with compulsory coverage such as regional health authorities)	7,200	2,310	51
Industry or employer on reserve land[2]	3,000	80	3
Insurance	7,400	480	19
*Laboratories	250	50	15
Land development	100	30	5
Legal services	2,200	1,170	8
Livestock market	200	30	8
*Mail order sales	400	60	0
*Motor associations	50	1	0
Museums and galleries	600	120	40
Personal grooming and aesthetic services	3,000	1,160	16
Personal services	1,000	90	2
Photography	100	100	1
Political parties and constituency offices	70	70	1

Industry	Workers without WCB Coverage	Employers without WCB Coverage	Employers with Voluntary Coverage (2008)
Private investigation	40	30	0
Real estate	2,700	470	3
*Recreation	600	580	702
*Religious organizations	3,000	1,330	94
*Rental services	150	150	57
Research	600	10	41
Schools, operation of[3]	25,000	460	52
Social services	2,200	460	241
Sports and entertainment promotion and instruction	1,400	30	0
Training	140	70	42
Transportation (employer's own goods)	10	10	5
Transportation (worker outside Canada)	n/a	n/a	n/a
Travel agencies	1,000	250	1
Unions and labour organizations	300	60	64
Universities and colleges, operation of[3]	2,500	1	11
Vermin extermination	50	10	9
Veterinary services	200	180	16
Total	**100,420**	**18,906**	**2,837**

n/a: not applicable or not available

[1] The number of farms is based on the number that reported to Statistics Canada that they hired agricultural labour in the 2006 Census. By this method, each farm is counted as an employer. The number of workers in the farming industry is an estimate based on the total wages paid to non-family agricultural labour as reported to Statistics Canada.

[2] The estimates for the number of workers and employers on reserve land may not capture all businesses.

[3] A number of educational institutions have partial coverage.

Source: Data on the number of employers and workers who do not have WCB coverage was obtained from Statistics Canada, WCB databases and infoCANADA.

Non-Compulsory Industries: Jurisdictional Comparison of Compulsory Coverage

The following table indicates the status of each non-compulsory industry, broken down into sub-industries when applicable, with respect to coverage in other Canadian jurisdictions.

All or part of the industries marked with an asterisk (*) were consulted in 2005/2006.

■ indicates that coverage for the industry or sub-industry is compulsory in the jurisdiction. An empty space indicates that the industry or sub-industry is voluntary.

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Accounting												
Accounting Offices		■		■	■	■		■	■	■	■	■
Tax Services		■		■	■	■		■	■	■	■	■
***Advertising and marketing**												
Advertising Agencies		■		■	■	■			■	■	■	■
Publication Consulting		■		■	■	■			■	■	■	■
Media Brokerage		■		■	■	■			■	■	■	■
Distributing Services		■		■	■	■			■	■	■	■
Publicity Services		■		■	■	■			■	■	■	■
Advertising – All Media		■		■	■	■		■	■	■	■	■
Brokers/Sales Agents Representatives		■		■	■	■			■	■		■
Animal services												
Horse Stables/Boarding		■		■	■	■		■	■	■		■
Horse and Equine		■		■	■	■		■		■		■
Associations												
Children's Aid Society		■		■	■	■	■		■	■	■	■
Health Administration	■	■		■	■	■	■		■	■	■	■
Health/Public Safety Association		■		■	■	■	■		■	■	■	■
Heath Care Research		■		■	■	■	■		■	■	■	■
Athletes and Entertainers	Professional athletes and entertainers under personal services contracts are not covered by any jurisdiction.											
Auction and appraisal	■	■		■	■	■			■	■	■	■
Audiovisual and multimedia production												
Motion Picture Production		■		■	■	■			■	■	■	■
Video Production		■		■	■	■			■	■	■	■
Motion Picture Labs		■		■	■	-			■	■	■	■
Sound Recording Studio		■		■	■	■			■	■		■
Motion Picture Distribution		■		■	■	-			■	■	■	■
Banking and financial services												
Financial Institutions		■		■	■	■			■	■	■	■
Trust Companies		■		■	■	■			■	■	■	■
Credit Unions		■		■	■	■			■	■	■	■
Credit Bureaus		■		■	■	■			■	■	■	■

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Consumer Loan Companies		■		■	■	■			■	■	■	■
Finance Companies		■		■	■	■			■	■	■	■
Investment Dealers		■		■	■	■			■	■	■	■
Mortgage Investment Companies		■		■	■	■			■	■	■	■
Broker Services		■		■	■	■			■	■	■	■
Commodity Brokers		■		■	■	■			■	■	■	■
Securities Brokers		■		■	■	■			■	■	■	■
Security Exchanges		■		■	■	■			■	■	■	■
Beekeeping		■		■	■	■		■		■	■	■
Brokers and sales agents	■	■		■	■	■	■	■	■	■		■
Business consulting		■		■	■	■	■	■	■	■	■	■
Business services												
Business Services	[2]	■		■	■	■			■	■	■	■
Data Processing		■		■	■	■			■	■	■	■
Telephone Answering Service		■		■	■	■			■	■	■	■
Call centres	■	■		■	■	■	[11]		■	■		■
***Camps**												
Mobile Home Parks & Communities	■	■		■	■	■		■	■	■	■	■
Campgrounds	■	■		■	■	■	■	■	■	■	■	■
Baseball Batting Ranges		■		■	■	■			■	■	■	■
Mini-Golf Courses		■		■	■	■			■	■	■	■
Paint Ball Sports		■		■	■	■			■	■	■	■
Picnic Grounds	■	■		■	■	■			■	■	■	■
Playgrounds		■		■	■	■			■	■	■	■
Golfing Ranges		■		■	■	■			■	■	■	■
***Car or truck rental**												
Car and Truck Rental	■	■		■	■	■	■	■	■	■	■	■
Recreational Vehicle Rentals	■	■		■	■	■	■	■	■	■	■	■
Mobile Office Renting	■	■		■	■	■	■	■	■	■	■	■
***Cemeteries**	■	■		■	■	■	■		■	■	■	■
Charities		■		■	■	■			■	■	■	■
Collection agencies		■		■	■	■			■	■	■	■
Computer services												
Computer Instruction	■	■		■	■	■			■	■	■	■
Computer Consultants		■		■	■	■			■	■	■	■
Consulates and embassies	[5]	[5]		■	■	[5]			[5]	[5]	[13]	[5]
Domestic employment (under 24 hours per week)						■						■
***Driving schools**												
Driving Instruction	■	■		■	■	■			■	■	■	■
Semi-Truck Driving Instruction	■	■		■	■	■			■	■	■	■
Motorcycle Instruction	■	■		■	■	■			■	■	■	■
Elected Officials		■		[7]	[8]	[9]	[10]				[14]	[15]
Employment agencies		■		■	■	■		■	■	■	■	■
Farming (other than family farms)												
Dairy		■		■	■	■		■		■		-
Cattle		■		■	■	-		■		■		■

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Hog		■		■	■	■		■		■		■
Poultry and Egg		■		■	■	■		■		■		■
Sheep and Goat		■		■	■	-		■		■		■
Feedlots		■		■	■	■		■		■		-
Wheat Farms		■		■	■	-		■		■		■
Small Grains		■		■	■	-		■		■		■
Oilseed		■		■	■	-		■		■		
Corn		■		■	■	-		■		■		-
Forage, Seed and Hay		■		■	■	■		■		■		■
Pea and Bean		■		■	■	-		■		■		■
Tobacco	-	■		■	■	-		■		■		-
Potato		■		■	■	-		■		■		■
Field Crop Combinations		■		■	■	■		■		■		■
Fruit and Vegetable Combined		■		■	■	-		■		■	■	■
Fruit Farms		■		■	■	-		■		■	■	■
Other Vegetable Farms		■		■	■	-		■		■	■	■
Nursery	■	■		■	■	■		■	■	■	■	■
Christmas Tree Farms	■	■		■	■	-		■	■	■	■	■
Livestock/Crop/Horticulture		■		■	■	■		■		-		■
Fish Hatcheries	■	■		■	■	■	■		■	■		■
Farming — incidental activities	■	■		■	■	■	■	■	■	■	■	■
Farm-related services												
Planting/Cultivation		■		■	■	■		■	■	■		■
Crop Spraying	■	■		■	■	■		■	■	■		■
Harvesting, Baling, Threshing		■		■	■	■		■	■	■		■
Agricultural Consultants		■		■	■	■		■	■	■	■	■
Land Clearing	■	■		■	■	■	■	■	■	■	■	■
Fitness or spa facility		■		■	■	■			■	■	■	■
Flea market	■	■		■	■	■	■	■		■	■	■
***Freight shipping**												
Freight Consolidating		■		■	■	■	■	■	■	■	■	■
Freight Forwarding		■		■	■	■	■	■	■	■	■	■
Customs Consulting & Brokerage		■		■	■	■	■		■	■	■	■
Freight Brokers & Agents		■		■	■	■	■	■	■	■	■	■
Gaming												
Bingo Hall	■	■		■	■	■			■	■	■	■
Casino	■	■		■	■	■			■	■	■	■
Graphic design, interior design or decorating, drafting												
Graphic Art		■		■	■	■	■	■	■	■	■	■
Interior Designers		■		■	■	■		■	■	■	■	■
Greenhouses	2	■		■	■	■		■	■	■	■	■
Hatcheries (poultry)	■	■		■	■	■		■		■	■	■
***Health care services (other than those with compulsory coverage such as regional health authorities)**												
Physicians & Surgeons		■		■	■	■			■	■	■	■
Dentists		■		■	■	■			■	■	■	■
Chiropractors		■		■	■	■			■	■	■	■
Podiatrists		■		■	■	■			■	■	■	■
Naturopathic Physicians		■		■	■	■			■	■	■	■
Midwives		■		■	■	■	■		■	■	■	■
Nurse Practitioners		■		■	■	■	■		■	■	■	■

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Audiologists		■		■	■	■	■		■	■	■	■
Acupuncturists		■		■	■	■	■		■	■	■	■
Paramedical Services		■		■	■	■	■	1	■	■	■	■
Dieticians		■		■	■	■	■		■	■	■	■
Speech & Hearing Therapists		■		■	■	■			■	■	■	■
Psychotherapists/ Psychoanalysts		■		■	■	■			■	■	■	■
Physiotherapists		■		■	■	■			■	■	■	■
Laser Surgeons		■		■	■	■		1	■	■	■	■
Dispensing Opticians	■	■		■	■	■	■	■	■	■	■	■
Optometrists		■		■	■	■		3	■	■	■	■
Industry or employer on reserve land		■		■	■	■	■	■	■	■		■
Insurance												
Insurance Companies		■		■	■	■			■	■	■	■
Life Insurance		■		■	■	■			■	■	■	■
Loss Prevention Consultants		■		■	■	■			■	■	■	■
Insurance Brokers		■		■	■	■			■	■	■	■
Hail/Crop Insurance		■		■	■	■			■	■	■	■
***Laboratories**												
Medical Testing Labs		■		■	■	■	■	■	■	■	■	■
X-ray Labs (Medical or Dental)		■		■	■	■	■	■	■	■	■	■
Blood/Organ/Tissue/ Sperm Banks		■		■	■	■	■	■	■	■	■	■
MRI/CAT Labs		■		■	■	■	■	■	■	■	■	■
Microbiology Labs		■		■	■	■	■	■	■	■	■	■
Land development		■		■	■	■	■	■	■		■	■
Legal services		■		■	■	■			■	■	■	■
Livestock market	Not available from AWCBC data.											
***Mail order sales**												
Catalogue Showrooms		■		■	■	■		■	■	■	■	■
Mail Order & Catalogue Shopping		■		■	■	■		■	■	■	■	■
Internet Commerce		■		■	■	■		1	■	■	■	■
***Motor associations**		■		■	■	■	■	■	■	■	■	■
Museums and galleries	■	■		■	■	■	■		■	■	■	■
Personal grooming and aesthetic services	■	■		■	■	■			■	■	■	■
Personal services	6	■		■		■				12	6	■
Photography		■		■	■	■			■	■	■	■
Political parties and constituency offices		■		■	■	■			■	■	■	■
Private investigation		■		■	■	■			■	■	■	■
Real estate		■		■	■	■			■	■	■	■
***Recreation (amusement or video arcade, billiard parlour, pool hall or bowling alley, private, semi-private or public club, including a community club, golf and country club, legion hall or social club)**												
Bowling Centers		■		■	■	■		4	■	■	■	■
Arcades	■	■		■	■	■			■	■	■	■
Bingo Halls	■	■		■	■	■			■	■	■	■
Video Game Rooms	■	■		■	■	■			■	■	■	■
Billiard Parlours		■		■	■	■	■		■	■	■	■
Amusement Parks	2	■		■	■	■			■	■	■	■

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Carnivals/Exhibitions		■		■	■	■			■	■		■
Horse Race Tracks	■	■		■	■	-		■	■	■	■	-
Golf Club		■		■	■	■			■	■	■	■
Curling Club		■		■	■	■			■	■	■	■
Ski Tows	■	■		■	■	■			■	■	■	-
Boat Club		■		■	■	■			■	■	■	-
Marina	2	■		■	■	■		■	■	■	-	■
Snowmobile Club		■		■	■	■			■	■	■	■
Paddling Club		■		■	■	■			■	■	-	-
Swim Club		■		■	■	■			■	■	■	-
Tennis Instruction	■	■		■	■	■			■	■		-
Yacht Club		■		■	■	■			■	■	-	-
Gymnasium		■		■	■	■			■	■	■	■
Mini Golf		■		■	■	■			■	■	■	■
Dance Hall	■	■		■	■	-			■	■	■	-
Social Club		■		-	■	■			■	■	■	■
Private Rec. Facilities		■		-	■	■		■	■	■	■	■
Rollerskating Rink		■		■	■	-			■	■	■	-
Gun Club (Trap/Skeet)		■		■	■	■			■	■	■	-
Skating Rink		■		■	■	■			■	■	■	-
Arena/Stadium	■	■		■	■	■			■	■	■	-
Auditorium	■	■		■	■	■			■	■	■	-
Botanical/Zoological Garden		■		■	■	-			■	■	-	-
Flying Clubs (Skydiving)	■	■		■	■	■	■		■	■	-	■
***Religious organizations**		■		■	■	■			■	■	■	■
***Rental services**												
Automobile Rental	■	■		■	■	■	■	■	■	■	■	■
Boat Rental	2	■		■	■	■		■	■	■	-	■
Audio/visual Equip Rental	■	■		■	■	■		■	■	■	■	■
Small Equip and Tool Rental	■	■		■	■	■		■	■	■	■	■
Movie or Game Rentals	■	■		■	■	■	■	■	■	■	■	■
Research		■		■	■	■		■	■	■	■	■
Schools												
Kindergarten	■	■		■	■	■	■	■	■	■	■	■
Elementary/Secondary	■	■		■	■	■	■		■	■	■	■
Admin/Academic Staff	■	■		■	■	■	■		■	■	■	■
Educational Institutes	■	■		■	■	■	■		■	■	■	■
Nursery Schools	■	■		■	■	■	■		■	■	■	■
Private Schools	■	■		■	■	■	■		■	■	■	■
Student Teachers	■	■		■	■	■	■		■	■	■	■
School Division/District	■	■		■	■	■	■		■	■	■	■
School Boards	■	■		■	■	■	■	■	■	■	■	■
Social services												
Social Workers		■		■	■	■	■		■	■	■	■
Social Service Admin		■		■	■	■	■		■	■	■	■
Counselling		■		■	■	■	■		■	■	■	■
Family Planning Services		■		■	■	■	■		■	■	■	■
Sheltered Workshop		■		■	■	■	■		■	■	■	■
Mental Health Counselling	■	■		■	■	■	■		■	■	■	■
Child Welfare Agency		■		■	■	■	■		■	■	■	■
Sports and entertainment promotion and instruction												
Professional Sports Clubs	■	■		■	■	■	■	■	■	■		■
Amateur Sports Clubs		■		■	■	■		■	■	■		■
Training												

Industry	Jurisdiction											
	AB	BC	MB	NB	NL	NT	NS	ON	PE	QC	SK	YK
Non-Academic Training	■	■		■	■	■	■		■	■	■	■
Music Instructors	■	■		■	■	■	■		■	■	■	■
Activity Training Service		■		■	■	■	■		■	■	■	■
Occupation Training Centre	■	■		■	■	■	■		■	■	■	■
Youth Training Centre		■		■	■	■	■		■	■	■	■
Dance Studio		■		■	■	■			■	■	■	■
Transportation (employer's own goods)					■	■		■	■	■		
Transportation (worker outside Canada)				■	■	■	■	■	■	■		
Travel agencies		■		■	■	■		■	■	■	■	■
Unions and labour organizations		■		■	■	■			■	■		■
Universities and colleges, operation of	■	■		■	■	■	■	■	■	■	■	■
Vermin extermination	■	■		■	■	■			■	■	■	■
Veterinary services												
Veterinary	■	■		■	■	■			■	■	■	■
Animal Breeding											■	
Animal Shelter	■	■		■	■	■			■	■	■	■

- Industry not currently operating within the jurisdiction.

[1] These industries are not referenced in Ontario's classification system.
[2] Includes both compulsory and voluntary industries.
[3] Dispensing optometrists are compulsory.
[4] Public restaurants within these establishments are compulsory.
[5] Coverage for Canadian citizens is voluntary. No coverage for diplomats from foreign countries.
[6] Coverage depends on who hires and what personal services are provided. If hired directly by homeowner, the homeowner is exempt. If the personal services provider is a for-hire business, food services are compulsory while financial services are voluntary.
[7] Self-insured.
[8] Elected municipal officials are compulsory. Elected provincial officials may be admitted by the Lieutenant Governor in Council.
[9] Members of the Legislature are covered as self employed. Elected municipal officials are treated as volunteers.
[10] Municipal coverage is not allowed by regulation. Provincial elected officials are self-insured.
[11] If servicing one client, a call centre is compulsory.
[12] Can apply for personal coverage.
[13] Exempt by legislation.
[14] Reeve and municipal councillors are compulsory. Others are voluntary.
[15] Elected municipal officials are voluntary; elected provincial officials are compulsory.

Note: Because one agency administers workers compensation in the Northwest Territories and Nunavut, these jurisdictions are grouped together.

Source: Association of Workers' Compensation Boards of Canada

Non-Compulsory Industries: Assessments

How much an employer pays in premiums depends on the risk level of its industry and its own claims experience.

The Manitoba WCB budgeted average assessment rate in 2008 is $1.60 for every $100 of assessable payroll. The assessment rate for each industry varies, depending on its experience: industries with fewer hazards and a lower risk of injury pay lower assessments than those with more hazards and a greater risk of injury. For example, high-risk industries such as construction pay more than low-risk industries such as retail, but a high-risk construction company pays as much as five times more in assessments than a low-risk construction company.

Assessments are calculated based on an employer's payroll. The earnings of employers — or those of business owners or partners, such as lawyers or medical professionals who employ workers — are not included in this calculation since employers themselves are not subject to compulsory coverage.

The following examples are intended to give a sense of the range of assessments employers might pay if brought under compulsory coverage. These examples are based on the 2008 weighted average assessment rate for each industry. Assessment rates are subject to change annually and there is no guarantee that these rates will be in place at the time of an extension of coverage.

The WCB Board of Directors sets the budgeted average assessment rate each year. As additional industries are brought under compulsory coverage, the WCB Board of Directors will monitor rates, and may make changes to the assessment rate model to reflect the overall impact of these new industries on the program.

- A small private medical office with an annual payroll of $100,000 could expect to pay, based on rates in the range of $0.23 to $0.26 for every $100 of assessable payroll, from $230.00 to $260.00 in WCB premiums. Private medical practitioners are often the employers of the workers in their offices, and thus would not be subject to compulsory coverage for themselves in most cases.
- An operator of a social services agency with an annual payroll of $135,000 could expect to pay, based on rates in the range of $0.60 to $0.68 for every $100 of assessable payroll, from $810.00 to $918.00 in WCB premiums.

- A vermin extermination business with an annual payroll of $150,000 could expect to pay, based on rates in the range of $4.90 to $5.50 for every $100 of assessable payroll, from $7,350.00 to $8,250.00 in WCB premiums.

The Consultation: Extension of Compulsory Workers Compensation Coverage

Phase II of consultation on extending compulsory coverage was directed to all employers and workers in all Manitoba industries, particularly those that are not currently covered by *The Workers Compensation Act*.

An extension could potentially affect approximately 19,000 employers and about 100,000 workers who currently have no WCB coverage.

The consultation was held in the winter and spring of 2008. A press release was distributed to the media on February 14, 2008 and advertisements were placed in Winnipeg and rural newspapers. Information regarding the consultation was posted on the WCB website. Over 43,000 consultation packages were mailed to Manitoba employers, employer associations and labour associations, requesting their input on the consultation.

The consultation document provided background information on the workers compensation system, including the benefits available to workers, employers and all Manitobans of broadening the base of compulsory coverage. The document pointed out that:

- Extending coverage to currently non-compulsory industries would protect more workers who suffer workplace injuries and illnesses and help prevent them from moving in and out of coverage as they move between similar jobs.
- Broadening the base of compulsory coverage would ensure that more employers share the costs of preventing, treating and compensating workplace injuries by supporting the workers compensation system and the Workplace Safety and Health Division of Manitoba Labour and Immigration.
- In addition, broadening coverage would contribute to the overall viability of the program while reducing each employer's share of the costs of administering the system by spreading the costs across a larger pool of employers.

Stakeholders were requested to make submissions by May 1, 2008.

Summary of Submissions

The WCB received a total of 171 responses during the consultation on coverage: 100 from individual employers, 32 from associations representing employers, 11 from individual workers, 27 from labour associations, and one representing a group of workers. Submissions came from individuals working in 19 of the 64 currently non-compulsory industries.

Labour associations view the current level of coverage as incomplete and they generally support the extension of coverage to every worker in Manitoba. Labour associations are of the view that non-covered workers are exposed to risks, and that seemingly low-risk industries contain hazards not previously understood by the medical community and health-and-safety professionals.

Employers and associations representing employers generally favour retaining voluntary coverage as they view most non-compulsory industries as low risk. In addition many employers carry private insurance plans that they view as offering better coverage than WCB.

This section summarizes the opinions of those who responded to the consultation. The WCB has not verified the accuracy of statements made in the submissions. Some submissions attempted to estimate the cost of the assessments that might be generated by extending coverage. The WCB has not verified these estimates.

Additional information about the nature of each industry and the level of coverage in other jurisdictions has been supplied where relevant. Information regarding the hazards of each industry is based on the experience of firms who currently have voluntary coverage with the Manitoba WCB and on information received from other workers compensation boards.

Potential assessment rates provided below are based on the 2008 weighted average assessment rate for each industry. Assessment rates are subject to change annually and there is no guarantee that these rates will be in place at the time of an extension of coverage.

The WCB Board of Directors sets the budgeted average assessment rate each year. As additional industries are brought under compulsory coverage, the WCB Board of Directors will monitor rates, and may make changes to the assessment rate model to reflect the overall impact of these new industries on the program.

Accounting

- This industry includes the provision of accounting and tax preparation services, including accounting, auditing, bookkeeping or income tax services; the provision of actuarial services or agricultural financial services; and carrying on business as a tax consultant.
- Accounting offices may face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Those who travel to meet with clients are subject to the hazards of the road.
- Accounting is compulsory in nine jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received responses from five employers in the accounting industry. All five opposed extending compulsory coverage to their industry. One noted that it already has a private disability plan and that the industry is low risk. Another was of the view that extending coverage to accounting would raise money for the WCB but not produce any claims.

In addition, the WCB received responses from two associations representing employers in this industry. Both opposed extending compulsory coverage to accounting. Both noted that the industry is low risk and that the majority carry private insurance. One indicated that many accountants are sole practitioners or partners. The other was of the view that WCB coverage would be an added cost of doing business that would not add value to their private plans.

Advertising and marketing

- This industry includes the provision of advertising or marketing services, including advertising display, advertising distribution, merchandising other than by a manufacturer or vendor (which

already has compulsory coverage), sales promotion or sample distribution services; carrying on business as an advertising agency, advertising broker or media representative; and operation of an exposition or trade show.
- Workers in advertising and marketing may experience injuries such as sprains and strains from moderate to heavy lifting, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. Some may be exposed to the hazards of the road.
- Advertising and marketing, in all or part, are compulsory in nine jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.33 to $0.37 per $100 of assessable payroll.

Responses from the Phase I Consultation

An umbrella group representing employers in the advertising industry and individual employers in this industry noted that many activities under this industry are not similar to retail, and one employer suggested that WCB coverage should remain voluntary.

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Animal services

- This industry includes the operation of a kennel, boarding facility or stables; the operation of a riding academy, carrying on the business of horse exercising, training or racing, and the provision of the following services: pet breeding, pet sitting, pet training, pet washing and grooming, pet waste removal.
- Animal services provided by municipalities or the provincial government are already subject to compulsory coverage.
- Workers in animal services may risk musculoskeletal injuries, fractures and bites from dealing with large animals. Those who work with smaller animals may receive cuts, bruises or bite wounds.

- Animal services, in all or part, are compulsory in eight jurisdictions (British Columbia, Ontario, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.39 to $0.44 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Associations

- Associations include the operation of a community or cultural association, fraternity or sorority, professional or trade association, or board or committee.
- Workers of associations may experience sprains and strains from light to moderate lifting and from other causes, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. They may also risk musculoskeletal injuries associated with cleaning and maintaining their premises.
- Associations, in all or part, are compulsory in 10 jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.31 to $0.67 per $100 of assessable payroll.

Responses

The WCB received submissions from two associations, one representing physicians and the other representing hotel operators. Both opposed coverage for associations on the grounds that their industries are low risk.

Athletes and entertainers

- This occupational category includes professional athletes, such as individuals who play for professional sports teams, entertainers, such as actors, who work under a personal services contract, and music arrangers.
- Professional athletes are not covered in any jurisdiction. Most work under a personal services contract and are not "workers" under *The Workers Compensation Act*.
- Entertainers who work under a personal services contract are not "workers" under *The Workers Compensation Act*.
- Actors who receive T4 earnings (for instance, those who are part of the regular cast of a theatre company) are "workers" under *The Workers Compensation Act* and are already subject to compulsory coverage.
- Potential new firm rates for athletes and entertainers are unavailable at this time.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Auction and appraisal

- This industry includes the provision of auction and appraisal services and carrying on business as an auctioneer or appraiser.
- Auction and appraisal workers may risk various injuries, such as strains, sprains and musculoskeletal injuries from handling large quantities of goods or livestock, and may be exposed to the hazards of the road.
- Auction and appraisal is compulsory in nine jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.44 to $0.50 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Audiovisual and multimedia production

- This industry includes the provision of audiovisual production services; the operation of a motion picture laboratory, film library or film exchange; the operation of a recording studio; the provision of multimedia services; and carrying on business as a motion picture film or television producer or a motion picture film or television distributor.
- Workers may experience strains, sprains, and repetitive injuries. Those filming on location are exposed to the hazards of the road and sometimes work in uncontrolled environments and may suffer cuts, bruises, and fractures.
- 51 employers in this industry, out of about 120, currently have voluntary coverage.
- Audiovisual and multimedia production, in all or part, is compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.31 to $0.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Banking and financial services

- This industry includes:
  - The provision of financial services, including those provided by a financial institution such as a bank, credit union, trust company, credit institution, credit card company or leasing company;
  - Carrying on business as a mortgage company, finance or loan company, inventory loan company, pension plan, cheque cashing service company;
  - The operation of a currency or foreign exchange;

- The provision of investment and financial planning services, including savings plan services;
- Carrying on business as a bond, investment, mutual fund or stock dealer;
- Carrying on business as a securities broker;
- The provision of credit rating or reporting services; and
- Carrying on the business of a credit reporting bureau.

- Workers in banking and financial services offices may experience risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Bank and credit union workers may also face the risk of post-traumatic stress in the case of robberies.
- Banking and financial services are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

A national association representing banks stated that banking is a low-risk industry and that banks offer comprehensive private disability plans. It noted that banks are covered by federal law for employment purposes and that the law requires banks to compensate injured workers "at a rate that is equivalent to the provincial workers compensation plan in the province where the employee lives." Other federal laws address workplace safety and return to work issues. For these reasons, it stated workers compensation coverage would be duplicative and unnecessary.

An organization representing credit unions submitted a report opposing extending coverage to this industry. The report indicated that the industry has a comprehensive private disability plan and a disability management program that has been nationally recognized by the National Institute of Disability Management and Research. The submission also states that the industry is low risk. Representatives from this association also met with WCB officials to ensure that their opinions were fully heard. Forty-two credit unions sent in form letters, citing this report, to express their opposition to extending coverage.

A major financial services employer submitted a letter opposing extending coverage to this industry. It cited the low risk of injury in this industry and noted that it has a comprehensive private disability plan and a disability management program. In its view, WCB coverage would be an added cost of business and would provide no benefit to it or its employees.

An employer in an unspecified financial services industry was opposed to extending compulsory coverage to this industry, but did not indicate any reasons.

Beekeeping

- This industry includes the operation of an apiary.
- Beekeepers may experience injuries such as cuts, bruises and stings as well as sprains and strains resulting from repetitive movements and heavy lifting. They may also face the hazards of the road.
- Beekeeping is compulsory in eight jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.45 to $2.75 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Brokers and sales agents

- This industry includes the provision of brokerage services; carrying on business as a product or service broker; carrying on business as a sales agent without a stock of goods, including a wholesale manufacturer's representative, manufacturer's agent or purchasing agency; carrying on business as a salesperson for an industry located outside Manitoba.
- Brokers and sales agents may face risks similar to other office environments, including sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. Brokers and sales agents may also be exposed to the hazards of the road.

- 350 employers in this industry, out of about 410, currently have voluntary coverage.
- Brokers and sales agents are compulsory in 10 jurisdictions (British Columbia, Alberta, Ontario, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.25 to $0.28 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Business consulting

- This industry includes the carrying on of business as a business consultant, including a communication, motivational, personnel management, public relations or sales and marketing consultant; and carrying on the business of selling franchise operations.
- Individuals engaged in business consulting face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Business consultants who travel for work may also face the hazards of the road.
- Business consulting is compulsory in 10 jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.25 to $0.28 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Business services

- This industry includes the provision of business services, including the following: arbitration, mediation and dispute resolution services; data entry and data processing services; desktop publishing services; fax and bulk mailing services; information services; mailing list and database services; paging, calling and signalling services; pollsters and information survey companies; professional writing services; telephone answering services incidental to an excluded industry; translation and interpretation services; valuation services; web design and hosting services; and the operation of a business centre, Better Business Bureau or tourist information and convention bureau.
- Predominantly office workers, business services workers face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.
- Business services, in all or part, are compulsory in nine jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Call centres

- This industry includes the operation of a call centre or provision of telephone soliciting or telephone interviewing services except where incidental to a compulsory industry.
- Workers at call centres may be at risk of sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work.
- Call centres, in all or part, are compulsory in nine jurisdictions (British Columbia, Alberta, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received responses from two call centres. Both were opposed to extending compulsory coverage to call centres, citing the low risk of injury in the industry.

Camps

- This industry includes the operation of a day camp, playground; operation of a campground, recreational vehicle or trailer park; provision of hunting or fishing guide services (excluding guide camps that provide overnight accommodation, which are already compulsory).
- Workers at camps perform a variety of different jobs, including landscaping, property maintenance, housekeeping, food preparation and janitorial work in washroom and shower facilities—and may experience sprains, strains, tears, cuts, bruises and fractures.
- 59 employers in this industry, out of about 210, currently have voluntary coverage.
- Camps, in all or part, are compulsory in 11 jurisdictions (British Columbia, Alberta, Saskatchewan, Ontario, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.14 to $1.30 per $100 of assessable payroll.

Responses from the Phase I and Phase II Consultations

The WCB did not receive any responses about this industry during either phase of consultation from employers, workers, or organizations representing workers or employers in this sector.

Car or truck rental

- This industry includes the operation of a car or truck rental facility.
- Workers at car and truck rental agencies do work that is similar to car and truck retail — which is already compulsory — and may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue

associated with computer work. Depending on the extent of vehicle cleaning and maintenance they perform, they may also experience sprains, strains, tears, cuts, bruises and fractures.
- Car and truck rental is compulsory in 11 jurisdictions (British Columbia, Alberta, Saskatchewan, Ontario, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.27 to $1.42 per $100 of assessable payroll.

Responses from the Phase I Consultation

An employer association and an employer indicated that workers in this industry are not engaged in servicing cars and trucks. The employer suggested that the work is similar to the retail industry and favoured extension.

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Cemeteries

- This industry includes human and pet cemeteries and the operation of mausoleums.
- The operation of cemeteries is the only component of the funeral home industry that is not compulsory. Funeral homes and crematoria are compulsory.
- Cemetery workers may be involved in excavation activities, working with large digging and earth moving equipment. They may experience sprains, strains, tears, lacerations and fractures, and may also face the risk of cave-ins resulting in serious injury.
- 14 employers in this industry, out of about 25, currently have voluntary coverage.
- Cemeteries are compulsory in 10 jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.84 to $2.06 per $100 of assessable payroll.

Responses from the Phase I and Phase II Consultations

The WCB did not receive any responses about this industry during either phase of consultation from employers, workers, or organizations representing workers or employers in this sector.

Charities

- This industry includes the operation of a charitable foundation, institution or organization.
- Office workers at charities face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Field workers may be exposed to a variety of other hazards, including hazards of the road, violence, and natural hazards faced during relief efforts.
- Charities are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.60 to $0.68 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Collection agency

- This industry includes the provision of collection services and carrying on business as a collection agency.
- Collection agency workers may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. They may also be exposed to the hazards of the road.
- Collection agencies are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Computer services

- This industry includes the provision of computer programming and consulting services, including computer processing services, systems and equipment.
- Computer services workers may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work and ergonomic issues. They may also be exposed to the hazards of the road.
- Computer services, in all or part, are compulsory in nine jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received a submission from an association representing employers in this industry. It was opposed to extending compulsory coverage on the grounds that the cost would negatively impact its members' ability to compete locally, nationally and internationally. It was also of the view that its members currently provide attractive benefit packages to their employees and that workers compensation coverage would not increase their ability to attract or retain workers. This association believed the government had already made a decision and that the consultation was a formality. It also stated that extending compulsory coverage to low-risk industries is contrary to a recommendation of the Legislative Review Committee to develop a vigorous program to encourage low-risk industries to purchase voluntary coverage.

The WCB received submissions from two computer services firms. Both were opposed to extending compulsory coverage to this industry. Both indicated that their industry is low risk (one noting that it has ergonomically designed workstations to address repetitive strains), and both carry private insurance. Both also noted that WCB coverage would be an added cost of business.

The WCB presented information about workers compensation and the compensation process to the association and some of its members.

Consulates and embassies

- This industry includes the operation of a consulate or foreign embassy.
- Consulates and embassies are similar to government offices and their workers face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.
- Consulates and embassies are compulsory in two jurisdictions (New Brunswick and Newfoundland and Labrador).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Domestic employment (under 24 hours per week)

- This industry includes employers who employ a person for less than 24 hours a week in domestic service, as a sitter to attend to a child in the care of that employer or as a companion to attend primarily to the needs of an aged, infirm or ill member of that employer's family.
- Employers in Manitoba who employ a person for 24 hours or more a week in domestic service are already compulsory.
- Workers in domestic employment are similar to workers in personal care homes and may experience sprains, strains, cuts, and bruises as a result of caring for children and infirm family members.

- Persons employed in domestic employment for less than 24 hours per week are compulsory in the Northwest Territories/Nunavut and the Yukon.
- Potential new firm rates for those in domestic employment are unavailable at this time.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Driving schools

- There are primarily two types of driving schools: automobile driving schools and transport driver training schools, many of which are owned by trucking companies.
- Teachers at automobile driving schools are exposed to the hazards of the road. Teachers at transport driver training schools are also exposed to the hazards of the road in the same way as drivers of large tractor trailers.
- Driving schools are compulsory in every jurisdiction except Manitoba, Ontario and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.19 to $1.35 per $100 of assessable payroll.

Responses from the Phase I Consultation

A driving school operator did not support extending coverage to this industry on the basis that workers are already covered by Manitoba Public Insurance.

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Elected officials

- This industry includes elected provincial and municipal officials.
- Elected officials generally work in offices and experience risks similar to those in other office environments. They may experience

sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. They may also be exposed to the hazards of the road.

- Elected officials are compulsory in British Columbia. Certain elected officials, and only under certain conditions, are compulsory in six jurisdictions (Saskatchewan, Nova Scotia, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Potential new firm rates for elected officials are unavailable at this time.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Employment agencies

- This industry includes the operation of an employment agency, including an executive search agency or talent and modeling agency (other than labour supply firms which are already compulsory).
- Workers at employment agencies may face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.
- Employment agencies are compulsory in nine jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Farming

- This industry includes carrying on the business of farming, including market gardening.
- Farm workers are at high risk of sprains, strains, tears, bruises, and fractures from working with machinery and livestock. They also experience occupational illnesses from exposure to grain dust, chemicals and fertilizers. Farming also has a very high fatality rate.
- 514 employers in this industry, out of about 4,800, currently have voluntary coverage.
- Farming, in all or part, is compulsory in every jurisdiction except Manitoba. Some jurisdictions cover only a part of the farming industry.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.44 to $2.75 per $100 of assessable payroll.

Responses

A farm policy organization representing agricultural producers in Manitoba believes that coverage for farmers and farm labourers must continue to be voluntary. It would prefer that government, farm groups and farmers partner to deliver farm safety education and tools that farming employers and employees can use to increase safety on farms.

An association representing hog producers opposed extending compulsory coverage to farming on the basis that hog producers' private insurance offers superior coverage and that workers compensation insurance would be an added cost of doing business. This association recognized that many hog producers have voluntary WCB coverage.

Two individual farms made submissions. One supported extension, while the other was opposed. Both expressed concerns about determining the status of workers in this often seasonal and part-time work environment.

Farming — incidental activities

- This industry includes the cutting of timber or lumber ties, cordwood or pulpwood on lands owned or occupied by that farmer.
- Incidental activities performed on farms, such as logging activities, are generally undertaken by farmers, who are exposed to the

hazards listed above. Incidental activities increase the exposure to hazards causing musculoskeletal injuries and fractures.
- Activities that are incidental to farming are compulsory in every jurisdiction except Manitoba.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.44 to $2.75 per $100 of assessable payroll.

Responses

Other than the responses from the farm policy organization, the association representing hog producers and individual farmers reported above, the WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Farm-related services

- This industry includes the provision of farm-related services, including aerial chemical applications, chemical spraying, custom harvesting, fertilizer spreading, farm contracting, haying and threshing, land clearing; provision of agricultural management services; provision of agrology and agronomy services.
- Farm-related service workers may experience sprains, strains, tears, bruises, fractures from working with machinery. They may also experience occupational illnesses from exposure to chemicals and fertilizers. Those providing aerial chemical applications face the hazards of flying.
- 40 employers in this industry, out of about 600, currently have voluntary coverage.
- Farm-related services, in all or part, are compulsory in every jurisdiction except Manitoba.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.44 to $2.75 per $100 of assessable payroll.

Responses

An association representing hog producers opposed extending compulsory coverage to farm-related services.

Fitness or spa facility

- This industry includes the operation of a health, exercise or fitness facility, health studio or spa and the operation of a steam, Turkish or sauna bath establishment.
- Fitness and spa workers may experience injuries such as sprains and strains from moderate to heavy lifting, tears, bruises, burns or cuts from contact with equipment.
- Fitness or spa facilities are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.45 to $0.52 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Flea markets

- This industry includes the operation of a flea market.
- Workers at flea markets may experience sprains, strains, cuts and bruises from repetitive lifting and setting up and taking down stalls.
- Flea markets are compulsory in every jurisdiction except Manitoba and Prince Edward Island.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.25 to $0.28 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Freight shipping

- This industry includes the provision of freight shipping services and carrying on business as a customs broker or agent.

- Individuals in this industry perform the paper work required before commodities are allowed to cross the Canada-United States boundary. Workers are engaged in activities such as computer work and may be at risk of carpal tunnel syndrome or similar repetitive strain injuries.
- Freight shipping, in all or part, is compulsory in every jurisdiction except Manitoba and Alberta.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses from the Phase I Consultation

Two customs brokerage firms were opposed to extending coverage because they viewed the industry as low risk.

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Gaming

- This industry includes the operation of a casino and carrying on the business of lottery ticket sales.
- Workers at casinos are similar to workers in other service environments and may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and may also be at risk of cuts, bruises and fractures. Lottery ticket vendors may be at risk of musculoskeletal injuries resulting from repetitive movements and ergonomic issues.
- Casinos operated by the Manitoba Lotteries Corporation, being an agency of government, are already covered. Gaming, such as video lottery terminals, in hotels and bars is currently a covered industry.
- Gaming is compulsory in nine jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.56 to $0.65 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Graphic design, interior design or decorating, drafting

- This industry includes the provision of graphic design or layout services, including computer graphics and graphic arts; the provision of interior design services; the provision of interior decorating services; and the provision of drafting services.
- Workers face risks similar to other office workers and may experience sprains and strains from lifting, carpal tunnel syndrome and strains resulting from repetitive movements and fatigue associated with computer work. Field representatives (e.g., those who work at client locations) are also exposed to the hazards of the road.
- Graphic design, interior design or decorating and drafting, in all or part, are compulsory in 10 jurisdictions (British Columbia, Saskatchewan, Ontario, Québec, Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Greenhouses

- This industry includes the operation of a greenhouse or nursery.
- Greenhouse workers may experience sprains and strains from moderate to heavy lifting, tears, cuts and bruises from contacting objects in work areas, and may be exposed to fertilizers and other chemicals.
- 35 employers in this industry, out of about 235, currently have voluntary coverage.
- Greenhouses, in all or part, are compulsory in 10 jurisdictions (British Columbia, Alberta, Saskatchewan, Ontario, Québec, Prince

Edward Island, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.39 to $0.44 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Hatcheries (poultry)

- This industry includes the operation of a hatchery.
- Hatchery workers may experience sprains and strains from repetitive or awkward motions, and tears, bruises, and fractures from lifting and working with machinery.
- Hatcheries are compulsory in 10 jurisdictions (British Columbia, Alberta, Saskatchewan, Ontario, Québec, New Brunswick, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.45 to $2.75 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Health care services (other than those with compulsory coverage such as regional health authorities, home care services or services provided in conjunction with manufacturing or retail)

- This industry includes the provision of health care services by a physician, nurse, dentist, chiropractor, occupational therapist, optometrist, physiotherapist, podiatrist or psychologist. When provided at a hospital or nursing home, these services are compulsory.
- Any extension of coverage in this industry would apply to the employees of health care providers. In most instances, compulsory

coverage would not apply to the doctors, chiropractors and physiotherapists themselves because, as business owners or partners, they are employers, not workers.
- Workers at private medical offices may be exposed to hazards such as repetitive motion, strains and sprains, falls, bending and lifting, hazardous substances, radiation, infectious diseases, and blood-borne pathogens.
- Health care services, in all or part, are compulsory in nine jurisdictions (British Columbia, Saskatchewan, Québec, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon). Additionally, dispensing opticians, being retail operations, are compulsory in Ontario and Alberta, and dispensing optometrists, being retail operations, are compulsory in Ontario.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses from the Phase I Consultation

- The WCB received 19 submissions from health care service providers and three submissions from associations representing employers in this industry.
- All were opposed to extending coverage to this industry, citing the low risk of injury in its workplaces. Most indicated that these employers currently carry private insurance for their workers, and several noted that paying WCB premiums would be an added cost of doing business.

Responses from the Phase II Consultation

- The WCB received responses from nine employers in this industry.
- Eight opposed extending compulsory coverage to this industry. Six of these noted that the industry is low risk and one noted that WCB coverage would be an added cost of business.
- One occupational therapy employer supported extending compulsory coverage to this industry.
- One chiropractor was of the view that increasing compulsory coverage will not help to attract and retain workers. This individual was of the view that Manitoba workers have been moving to find work in Ontario, Saskatchewan and Alberta — jurisdictions this individual believed to have lower levels of coverage than Manitoba.
- An association representing physicians submitted that its members were overwhelmingly opposed to extending coverage to private

medical offices, citing the low risk of injury in these offices and the fact that physicians are unable to raise their fees to offset higher overhead costs. The association was also of the view that higher overhead costs would discourage more physicians from moving to Manitoba, which would not support the government's policy goal of increasing the number of physicians in the province by one hundred.

- An association representing chiropractors supported retaining voluntary coverage. It noted that many chiropractors carry private insurance. If compulsory coverage were extended to chiropractors, this association felt employers would either have to bear the additional cost or withdraw from their private plans.
- An association representing dentists made a submission. This association did not believe coverage should be extended to this industry as it is low risk and dental offices have private disability plans. It noted that, although many dentists employ workers, others engage independent contractors.
- An association representing optometrists was opposed to extending coverage to this industry, citing the low risk of injury in its workplaces and indicating that most of its members currently carry private insurance for their workers. It also believed that its growing membership indicates that this industry can attract new employers without offering WCB coverage.
- An association representing physiotherapists opposed extending coverage, citing the low risk of injury in the industry. It noted that the great majority of physiotherapists are independent contractors and that this would necessitate the WCB expending considerable effort in investigating business relationships. It noted that many fees are negotiated with third parties and that that would make it difficult to absorb the increased cost of WCB premiums.
- An association representing massage therapists noted that the Canada Revenue Agency and several court decisions have determined that massage therapists are independent contractors. The association was of the view that the complexity of the agreements in place between massage therapists and other health care professionals may make it difficult for the WCB to determine whether an entity is an employer. The association also indicated that, although voluntary coverage is available, the WCB has not approached its members regarding voluntary coverage.
- An association representing the fitters of prosthetic devices supported continued voluntary coverage for its industry and noted that almost all of its members are sole proprietors/self-employed.

- Industry associations representing employers in this industry, and an umbrella employer association, met separately with WCB officials to ensure that their opinions were fully heard.

Industry or employer on reserve land

- This industry includes the carrying on of any industry or business by a First Nations person or a band or bands on reserve land, including the management and operation of the band and band council. (Where the industry or business is carried on by a corporation or partnership, the majority ownership must be held by a First Nations person or band.)
- Workers are exposed to the hazards of the industry in which they are employed.
- Carrying on business on reserve land is compulsory in every jurisdiction except Manitoba, Alberta, and Saskatchewan.
- Based on rates in place in 2008, a band or band council could expect to pay rates in the range of $1.18 to $1.35 per $100 of assessable payroll. Rates for other industries on reserve would be set according to the kind of work that is undertaken.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Insurance

- This industry includes the operation of an insurance company or a bonding company and carrying on business as an insurance agent, insurance adjuster or private adjuster.
- Workers face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Workers may also be exposed to the hazards of the road.
- Insurance services are compulsory in eight jurisdictions (BC, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received responses from three employers in the insurance industry. All three were opposed to extending compulsory coverage to this industry, noting that they have private disability plans, that WCB coverage would duplicate current coverage, and that the industry is low risk. One was of the view that extending coverage to low-risk industries departed from the spirit of the Legislative Review Committee's consensus report. One employer was of the view that coverage should be extended to high-risk industries.

The WCB also received submissions from three associations representing employers in this industry. All opposed extending compulsory coverage to their members, citing the very low risk of injury in this industry. Two of the three also discussed the comprehensive disability plans the industry offers its employees.

Land Development

- This industry includes carrying on the business of land development.
- Workers in land development may experience sprains and strains, carpal tunnel syndrome and strains resulting from repetitive movements and fatigue associated with computer work.
- Land development is compulsory in every jurisdiction except Manitoba, Alberta and Québec.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Laboratories

- This industry includes the operation of a medical diagnostic laboratory; the provision of bacteriological analyses, environmental analyses, metallurgical analyses, noise and vibration analyses, pharmaceutical testing or other similar services when those services are provided in a laboratory.

- Laboratory workers may experience sprains and strains from light to moderate lifting, carpal tunnel syndrome and repetitive strains resulting from repetitive movements, and fatigue associated with computer work. They may also be subject to cuts, bruises, exposure to infectious diseases, and to inhaling noxious substances.
- 15 employers in this industry, out of about 65, currently have voluntary coverage.
- These employers generally have both office staff and technical staff. These workers are subject to the same types of injuries as office workers and hospital staff who perform the same duties.
- Laboratories are compulsory in every jurisdiction except Manitoba and Alberta.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.33 to $0.37 per $100 of assessable payroll.

Responses from the Phase I and Phase II Consultations

The WCB did not receive any responses about this industry during either phase of consultation from employers, workers, or organizations representing workers or employers in this sector.

Legal services

- This industry includes the provision of legal services; the operation of a law firm; carrying on business as a lawyer, patent or trademark agent; carrying on business as a trustee in bankruptcy; the provision of liquidation or receivership services; carrying on business as a notary public; carrying on business as a court reporter.
- Workers at legal offices face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.
- Legal services are compulsory in every jurisdiction except Manitoba, Alberta, Ontario and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received responses from 10 employers in this industry. Nine opposed extending compulsory coverage to this industry. Four noted that the industry is low risk and five noted that they already

have a comprehensive private disability plan. One employer in legal services favoured extending coverage to the industry and currently has voluntary coverage.

An association that represents the legal profession in Manitoba was opposed to extending compulsory coverage to legal services, citing the low risk of the industry and that most law firms carry private disability insurance. It was of the view that the cost of assessments would be passed on to clients, thereby affecting the ability of Manitobans to access the legal system.

Livestock market

- This industry includes carrying on the business of buying and selling livestock (excluding the operation of a stockyard, which is already compulsory).
- Livestock market workers face risks similar to dairy and cattle farmers and may experience sprains, strains, tears, bruises, or fractures.
- Eight employers in this industry, out of about 40, currently have voluntary coverage.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $2.44 to $2.75 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Mail order sales

- This industry includes the operation of a mail order house; carrying on the business of mail order, catalogue sales or direct sales without a stock of goods; carrying on business as a booking agency or ticket agent.
- Mail order sales workers are office workers and may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work.
- Mail order sales, in all or part, are compulsory in every jurisdiction except Manitoba, Alberta and Nova Scotia.

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.25 to $0.28 per $100 of assessable payroll.

Responses from the Phase I Consultation

An employer association was of the view that the industry should remain voluntary as employees do not handle stock.

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Miscellaneous

An industry affiliation could not be determined for one employer and seven workers who made submissions. The employer supported the retention of voluntary coverage in agriculture. All seven workers supported the extension of compulsory coverage to all Manitoba workers.

Motor associations

- Motor associations are clubs that provide tow truck and other services to members. Roadside service and towing conducted by such clubs is the same as that done by tow trucks for the general population.
- Motor associations offer towing services and travel services. Tow truck operators are exposed to the hazards of the road when providing roadside assistance and office staff are exposed to risks similar to other office environments.
- Motor associations are compulsory in every jurisdiction except Manitoba, Alberta and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.56 to $0.65 per $100 of assessable payroll.

Responses from the Phase I Consultation

An employer association was of the view that motor associations should remain voluntary, reporting that only 15 per cent of the employees of motor associations are involved in towing operations.

One tow truck company agreed that motor associations, who compete directly with tow truck companies, should be made compulsory to eliminate the competitive advantage enjoyed by motor associations.

Responses from the Phase II Consultation

One association made a submission. It was opposed to extending compulsory coverage to its industry. It was of the view that the industry is low risk, that it already carries disability insurance, and that WCB coverage would duplicate its current plan without adding value. It does not believe WCB coverage would help it attract and retain workers.

Museums and galleries

- This industry includes the operation of a museum or gallery not involving retail sales and the provision of art restoration services.
- Museum and gallery workers may engage in construction activities (for instance, when building exhibits) and light to heavy lifting, and as a result may experience sprains, strains, cuts, bruises, and fractures. Some workers may be exposed to chemicals (e.g., preservatives or paint fumes) while others are exposed to the risks of retail or office environments.
- 40 employers in this industry, out of about 160, currently have voluntary coverage.
- Museums and galleries are compulsory in every jurisdiction except Manitoba and Ontario.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Personal grooming and aesthetic services

- This industry includes the operation of a beauty spa, hair or tanning salon; carrying on business as an aesthetician, barber or hairdresser; and the provision of personal grooming services,

including body piercing, electrolysis, tanning or tattooing.

- Many hair salons establish typical employer-employee relations with their hairdressers. Others allow hair dressers to rent their chair and operate as an independent contractor. Their situation is analogous to an individual who rents retail space in a mall. The individual provides services that are similar to those of other retailers, but is not employed by the mall.
- Workers may experience sprains, strains, tears, cuts, bruises and leg or foot fatigue from long hours of standing.
- Personal grooming and aesthetic services are compulsory in every jurisdiction except Manitoba, Ontario and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.39 to $0.44 per $100 of assessable payroll.

Responses

The WCB received responses from three hairdressers. Two supported extending compulsory coverage to this industry, one of whom noted that hairdressers are exposed to repetitive strain injuries. The third was opposed, being of the view that the industry would switch to chair renting to avoid paying premiums.

Personal services

- This industry includes the provision of personal services, including party planning, hypnotism, tutoring, wake-up services, wedding planning; carrying on business as a personal chef; carrying on the business of a personal service bureau; and the provision of credit counselling or management services.
- Many of the individuals providing personal services are independent contractors and as such may not be subject to compulsory coverage.
- Workers engaged in personal services offer a wide variety of services and may experience sprains and strains, carpal tunnel syndrome and repetitive strains, tears, cuts and bruises depending on the specific service being provided. Workers may also be exposed to the hazards of the road.
- Personal services, in all or part, are compulsory in nine jurisdictions (British Columbia, Alberta, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Photography

- This industry includes carrying on the business of photography and the operation of a photography or portrait studio.
- Photography workers may experience sprains and strains and may also be exposed to chemicals. They may also be exposed to the hazards of the road.
- Photography is compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.31 to $0.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Political parties and constituency offices

- This industry includes the operation of a constituency office and carrying on the business of a political party.
- Workers for political parties and at constituency offices face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.
- Political parties are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Private investigation

- This industry includes carrying on business as a private investigator; the provision of bailiff services; and carrying on business as a process server.
- Workers may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. They may also be exposed to the hazards of the road and of working alone.
- Private investigation is compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.95 to $1.06 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Real estate

- This industry includes the operation of a real estate agency and carrying on business as a real estate agent or broker.
- Some agencies establish typical employer-employee relations with their realtors. Others consider realtors to be independent contractors, with a relationship similar to that between a franchiser and franchisee. In these situations, realtors may rent office space from the agency and benefit from the agency's promotional activities.

- Real estate agents may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. They are also exposed to the hazards of the road and to the hazards of working alone, such as violence.
- Real estate agencies are compulsory in eight jurisdictions (British Columbia, Saskatchewan, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received responses from two associations representing employers in this industry. One was of the view that all realtors are independent contractors and should be exempt from compulsory coverage. The second cited the first organization's submission.

Recreation

- This industry includes:
    - The operation of an amusement or video arcade, billiard parlour, pool hall or bowling alley.
    - The operation of a carnival, circus, traveling amusement fair, stampede or rodeo.
    - The operation of a private, semi-private or public club, including a community club, golf and country club, legion hall or social club.
    - The operation of a recreational and sporting facility, including an amusement park, archery range, arena, cricket field, community recreation centre, curling rink, golf driving range, gun club or shooting range, ice or roller skating rink, lawn bowling greens, miniature golf course, race track, ski resort, squash, racquetball or badminton club, swimming pool, tennis club or water slide.
    - The operation of a conservatory, nature centre or zoo.
    - The operation of a sports association or organization, including a baseball club, football club, hockey club or racing club.
    - The operation of a skydiving establishment.

- Workers perform a wide range of activities and may experience sprains, strains, tears, cuts, bruises and fractures from potentially

working with equipment, machinery, large animals and from cleaning, maintaining and repairing their premises.
- 702 employers in this industry, out of about 1,300, currently have voluntary coverage.
- Recreational services, in all or part, are compulsory in every jurisdiction except Manitoba. While some sub-sectors are compulsory in Ontario and Nova Scotia, coverage for most sub-sectors is voluntary.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $2.83 per $100 of assessable payroll. The broad range of rates is due to the wide variety of work performed in this sector.

Responses from the Phase I Consultation

An employer association, having consulted with employers in this industry, is of the view that recreation should remain voluntary. An operator of a private club noted that its operation is run entirely by volunteers.*

Responses from the Phase II Consultation

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector during Phase II.

Religious organizations

- This industry includes the operation of a church, synagogue, mosque or other building used for religious purposes; the administration of a religious organization or order; members of the clergy.
- Members of the clergy are not covered in any jurisdiction because it is difficult to determine when clergy are in the course of employment, which is an essential requirement for workers compensation. Support staff are covered in every jurisdiction except Manitoba, Alberta, Ontario and Nova Scotia.
- Workers of religious organizations face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues.

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* Compulsory employers are not required to provide coverage for volunteers. However, a covered non-profit and charitable organization may apply to obtain optional WCB coverage for its volunteers under certain terms and conditions, as introduced under amendments to the Act in 2006.

Staff who perform janitorial work may experience cuts, tears, and bruises.

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.73 to $0.82 per $100 of assessable payroll.

Responses from the Phase I Consultation

Three religious organizations were of the view that coverage should not be extended to the operation of churches.

Responses from the Phase II Consultation

The WCB received responses from two employers in this industry. Both opposed extending compulsory coverage to this industry. One indicated that it already has a private disability plan and the other noted that WCB coverage would be an added cost that might force some churches to close.

Rental services

- This industry includes the provision of rental services; the operation of a rental business and the operation of a movie and game rental store.
- Rental service workers face risks similar to other retail workers and may experience sprains and strains, and repetitive strains resulting from repetitive movements. They may also experience cuts, bruises and fractures associated with the maintenance of equipment. They may face hazards of working alone.
- 57 employers in this industry, out of about 200, currently have voluntary coverage.
- Rental services, in all or part, are compulsory in every jurisdiction except Manitoba.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.93 to $1.04 per $100 of assessable payroll.

Responses from the Phase I Consultation

The WCB received one response representing 23 employers in the video and game rental industry who were of the view that their industry lacked the risks of retailers in larger products, and that video rental was sufficiently distinct from retail that it should remain a voluntary industry.

Responses from the Phase II Consultation

The employer who sent a response to the Phase I Consultation resubmitted that letter.

Research

- This industry includes the provision of research services (e.g., field crop testing, research for publications, political party surveying, etc.) and the operation of a weather station.
- Researchers may experience sprains and strains, and repetitive strains resulting from repetitive movements and fatigue associated with computer work. Field researchers may experience cuts and bruises from slips and falls and contact with objects, and may be exposed to the hazards of the road.
- 41 employers in this industry, out of about fifty, currently have voluntary coverage.
- Research services are compulsory in every jurisdiction except Manitoba, Alberta and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.31 to $0.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Schools

- This industry includes the operation of a school by a Board of School Trustees, whether public or private; the operation of a lunch program on school property; and the operation of a technical or trade school, including bartending school, business and technology school or law enforcement training school.
- Teachers may experience strains, strains and repetitive injuries. They may also experience a range of injuries as a result of organizing and instructing extra-curricular activities and stress as a result of workplace violence. Support staff, such as janitors, may experience strains, sprains, tears, cuts, bruises and fractures associated with the cleaning and maintenance of facilities and equipment. Bus drivers face the hazards of the road.

- 52 employers in this industry, out of about 500, currently have voluntary coverage. However, this coverage is partial and only extends to specific staff.
- The operation of a school is compulsory in every jurisdiction except Manitoba. However, in Ontario, only kindergartens and school boards are covered.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.75 to $1.35 per $100 of assessable payroll.

Responses

The WCB received responses from three employers in this industry, an association representing employers, an association representing teachers, and an association representing other school staff.

All three employers opposed extending compulsory coverage to this industry. Two noted that they already have private disability plans. The third was also opposed, stating that extending coverage to schools would require the province to raise an estimated $2.14 million through the education property tax. This employer was also concerned that chronic stress might be recognized as a compensable injury.

The employer association was opposed to extending coverage to teachers on the grounds that school divisions offer generous sick leave and that teachers fund their own disability plan. This association was concerned that extending coverage to all school employees province-wide would result in estimated assessments of $11.82 million. As schools receive their funding from government and taxation and as budgets are fixed until June 30, 2009, any extension would result in program cuts. This association supports the position that chronic stress not be accepted as a compensable injury.

An association representing teachers was opposed to extending coverage to teachers unless chronic workplace stress is recognized as a compensable illness. This same association sent a second submission, in which it indicated that it would support extending coverage to substitute teachers, as they currently have no coverage.

A professional association representing various administrative staff within schools and school divisions was opposed to extending coverage because, in its view, WCB coverage would duplicate

benefits available under private disability plans and would be an added financial burden on school boards.

Social services

- This industry includes the operation of a social service organization, including a sheltered workshop; the operation of a research or training centre for developmentally disabled persons; the provision of child welfare and family counseling services; the provision of assistance and food supply for seniors, the disadvantaged and the handicapped; and the provision of mental health counselling.
- Social service providers are similar to government agencies and mandated authorities and related service providers that provide services to families except that they do not provide overnight accommodation. Social services workers face risks similar to these other social service providers and may experience sprains and strains, cuts, bruises, and fractures and may also be exposed to violence.
- Social services are compulsory in every jurisdiction except Manitoba and Ontario. However, in Alberta, only mental health counselling is covered.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.60 to $0.68 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Sports and entertainment promotion and instruction

- This industry includes carrying on the business of sports or entertainment promotion and carrying on the business of professional or amateur sports instruction.
- Individuals involved in sports and entertainment promotion are office workers and face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. Sports instructors may experience sprains, strains, tears, cuts, bruises and fractures from their direct involvement in sports.
- Sports and entertainment promotion and instruction, in all or part, are compulsory in every jurisdiction except Manitoba and

Saskatchewan.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.19 to $1.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Training

- This industry includes the provision of private instruction or training in the arts, a technical skill or vocational career, including art instruction, language training, martial arts instruction; carrying on business as a music instructor; and the operation of a dance studio.
- Trainers may experience a range of injuries associated with their specific areas of training.
- 42 employers in this industry, out of about 110, currently have voluntary coverage.
- Training services, in all or part, are compulsory in every jurisdiction except Manitoba and Ontario.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.19 to $1.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Transportation (employer's own goods)

- This industry includes employers transporting their own goods who have no place of business and no stock of goods in Manitoba.
- Workers are exposed to the hazards of the road and may experience strains and sprains from loading and unloading.
- Transportation (employer's own goods) is compulsory in five jurisdictions (Ontario, Québec, Prince Edward Island, Newfoundland and Labrador and the Northwest Territories/Nunavut).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $3.04 to $3.40 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Transportation (worker outside Canada)

- This industry includes workers who ordinarily reside outside of Canada and are temporarily working in or travelling through Manitoba and are employed in the air transport or cartage trucking industry by an employer whose principal place of business is outside Canada.
- In the trucking industry, workers are exposed to the hazards of the road. In aviation, flight crews are exposed to the hazards of air transport.
- Transportation (worker outside Canada) is compulsory in seven jurisdictions (Ontario, Québec, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut).
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $3.04 to $3.40 per $100 of assessable payroll.

Responses

An association representing employers in the trucking industry was opposed to extending coverage to these workers. Currently, employees of Manitoba-based trucking companies are covered by the Manitoba WCB for work-related injuries sustained in Manitoba or the United States. This association was of the view that requiring US-based companies to cover their employees for work undertaken in Manitoba would result in retaliatory action in American states, to the detriment of the industry.

Travel agency

- This industry includes carrying on business as a travel agency or ticket booking agent.
- Travel agents face risks similar to other office environments, particularly strains and sprains, and musculoskeletal problems resulting from repetitive movements and fatigue associated with computer work.
- Travel agencies are compulsory in every jurisdiction except Manitoba, Alberta and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses

The WCB received a response from an association representing employers in this industry. It opposed extending compulsory coverage to travel agencies on the grounds that the industry is low risk and that it would be an added cost of business. This association did not believe that compulsory coverage would help its members attract or retain workers.

Twelve travel agencies submitted letters. Eleven used a form letter in which they gave their support to their industry association's position against extending coverage. The twelfth contained the same message, but did not follow the format of the form letter.

Unions and labour organizations

- This industry includes the operation of a union or labour organization.
- Workers of unions and labour organizations face risks similar to other office environments, particularly strains and sprains, repetitive strains, and musculoskeletal problems resulting from ergonomic issues. They may also face the hazards of the road.
- 64 employers in this industry, out of about 120, currently have voluntary coverage.
- Unions and labour organizations are compulsory in seven jurisdictions (British Columbia, Québec, New Brunswick, Prince Edward Island, Newfoundland and Labrador, the Northwest Territories/Nunavut and the Yukon).

- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $0.23 to $0.26 per $100 of assessable payroll.

Responses from the Phase I Consultation

One labour organization was of the view that related industries should be brought under mandatory coverage and that the operation of labour organizations should be included in compulsory coverage at the same time.

Responses from the Phase II Consultation

During Phase II, the WCB did not receive any responses about compulsory coverage for this industry from employers, workers, or organizations in the sector. Labour organizations and union locals did submit responses about extension of coverage in general (see page 72).

Universities and colleges

- This industry includes the operation of a university or college not otherwise covered under the Act.
- Workers at universities and colleges may experience sprains and strains, carpal tunnel syndrome and repetitive strains resulting from repetitive movements and fatigue associated with computer work. Support staff may experience cuts, bruises and fractures from working with machinery and strains and sprains from moderate to heavy lifting. Some workers may be exposed to chemicals or other harmful substances.
- The operation of universities and colleges are compulsory in every jurisdiction except Manitoba.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.19 to $1.35 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Vermin extermination

- This industry includes the provision of vermin extermination services.
- Workers may experience sprains, strains, cuts, tears, bruises, fractures as well as occupational diseases from exposure to chemicals.
- Vermin extermination is compulsory in every jurisdiction except Manitoba, Ontario and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $4.90 to $5.50 per $100 of assessable payroll.

Responses

The WCB did not receive any responses about this industry from employers, workers, or organizations representing workers or employers in this sector.

Veterinary services

- This industry includes the provision of veterinary services; the operation of veterinary hospitals; the operation of a humane society; and the provision of artificial breeding services or services for the breeding of animals, birds, fish or reptiles.
- Workers at large-animal clinics may experience sprains, strains, tears, bruises, bites, or fractures from working with livestock. Workers at small-animal clinics may experience bites, sprains, strains, tears, cuts, and bruises from working with pets.
- Veterinary services, in all or part, are compulsory in every jurisdiction except Manitoba, Ontario and Nova Scotia.
- Based on rates in place in 2008, a newly covered employer in this industry could expect to pay rates in the range of $1.46 to $1.65 per $100 of assessable payroll.

Responses

The WCB received responses from three employers, an association representing veterinarians, an association representing animal health technologists, and one worker in this industry.

The association representing veterinarians neither supported nor opposed extending compulsory coverage to veterinary services, but did wish the WCB to consider several points:

- Veterinary practices can vary widely. For instance, a practice may handle large or small animals. Rates should reflect each subsector's risk category.
- Many practices carry private disability insurance and some, especially smaller practices, would have to reduce this coverage if forced to pay WCB premiums.

Two of the individual employers opposed extending compulsory coverage to this industry. One of these two noted that the industry is low risk and the Manitoba Veterinary Medical Association already requires all veterinarians to carry liability insurance. One employer supported extending compulsory coverage to this industry.

The association representing animal health technologists supported extending coverage to this industry. It noted that workers in the industry are exposed to physical, chemical, biological, psychosocial and ergonomic hazards.

The worker from this industry noted that animal health technologists face safety issues on a daily basis and that its professional association has long advocated extending coverage to this industry.

Provincial/Regional Employer and Labour Associations

Several industry associations made submissions and their comments are reflected in the summary above. In addition to these industry-specific submissions, the WCB received submissions from 26 labour associations and seven employer associations representing workers and employers, respectively, across the province and across industries. The WCB also received a submission from an association representing a group of workers, but which was not a union.

Labour Associations

A large labour organization was of the view that every worker in Manitoba should be covered. Until then, coverage will remain incomplete: farmers, teachers and other school employees and office workers are all exposed to risk, but they are not covered. This

organization believes farm workers should be covered. It noted that many seemingly low-risk industries do contain hazards.

An arm of this labour organization supported the view that all workers should be covered. It cited the hazards faced by farmers, immigrant, youth and aging workers, and that seemingly low-risk industries contain hazards not previously understood by the medical community and health and safety professionals.

Eighteen union locals were of the view that WCB coverage should be compulsory for all workplaces. In addition to stating that it supported compulsory coverage for all workers, one local pointed out that agriculture in particular — and all industries related to it, such as greenhouses, livestock markets and veterinary services — should be compulsory. This local stated that call centres, gaming and recreation might be excluded from compulsory coverage at this time. One local noted that immigrant workers in the agriculture industry are at higher risk of injury, that workplace violence is on the increase, that different levels of coverage still exists among workers engaged in the same work and that ergonomic issues are common.

Employer Associations

All seven employer associations opposed the extension of compulsory coverage.

Three were of the view that the government had already made a decision and that the consultation was a formality. These three stated that extending compulsory coverage to low-risk industries is contrary to the recommendation of the Legislative Review Committee, which was to develop a vigorous program to encourage low-risk industries to purchase voluntary coverage. One of these associations did not believe that extending compulsory coverage would help Manitoba employers attract and retain workers. The other stated that many private plans are available to employers and that WCB coverage would be an added cost of business.

A third employer association, representing Winnipeg-based employers, believed the WCB should develop a vigorous program to encourage low-risk industries to purchase voluntary coverage, consistent with the recommendation of the Legislative Review Committee. It supported retaining voluntary coverage for every industry listed in the consultation document except farming, farming — incidental activities,

farm-related services, livestock markets, beekeeping, and union and labour associations.

A fourth employer association was of the view that sending written submissions to the WCB does not constitute a "full and free opportunity for consultation and discussion," as laid out in the report of the Legislative Review Committee. It stated that the WCB should develop a vigorous program to encourage low-risk industries to purchase voluntary coverage and that the principle of "voluntariness" be maintained for low-risk industries, in keeping with the recommendations of the Legislative Review Committee.

An employer association representing employers in a small Manitoba community opposed extending compulsory coverage. It was of the view that many small employers would not be able to afford the cost of WCB coverage, that many employers carry private insurance, and that many of the listed industries are low risk. A second association representing employers in a small Manitoba community supported the retention of voluntary coverage for employers who carry private disability insurance.

Worker Association

The worker association was in favour of extending coverage and of periodically reviewing the level of coverage to ensure that industries are included as the need arises.

Afterword

The Workers Compensation Board of Manitoba would like to thank all those who contributed to this public consultation.

Consulting with our stakeholders on the question of extending compulsory WCB coverage recognizes the right of Manitobans to have their voices heard on issues that affect them directly. The perspectives and insights gathered through this consultation process will assist the Government of Manitoba to address current realities and stakeholder priorities, needs, and concerns.